

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JUSTIN C. PATTERSON
LAWRENCE J. ZOCK, JR.
Debtor(s)

Case No. 17-10145TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2017.
- 2) The plan was confirmed on 09/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/30/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/09/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,373.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,462.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$87,003.49
Less amount refunded to debtor	\$5,188.14

NET RECEIPTS: \$81,815.35

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,621.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,021.05

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIMARK	Unsecured	481.26	472.95	472.95	99.43	0.00
ATIRA CREDIT	Unsecured	3,239.00	3,307.86	3,307.86	695.44	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	56.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	2,356.62	1,940.97	1,940.97	408.07	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,615.86	1,615.86	1,615.86	339.72	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	349.00	349.28	349.28	73.43	0.00
DISCOVER BANK(*)	Unsecured	2,737.28	2,737.28	2,737.28	575.49	0.00
ERIE COMMUNITY CU	Secured	1,441.00	1,081.93	0.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,171.00	1,230.16	1,230.16	258.63	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	100,327.00	106,430.98	0.00	51,252.42	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	13,649.95	13,649.95	13,649.95	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	425.00	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	750.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,222.17	1,222.17	1,222.17	256.95	0.00
MIDLAND FUNDING LLC	Unsecured	991.61	991.61	991.61	208.48	0.00
MIDLAND FUNDING LLC	Unsecured	1,622.85	1,622.85	1,622.85	341.19	0.00
MUTUAL OF OMAHA BANK++	Unsecured	3,254.22	NA	NA	0.00	0.00
NORTH EAST HEAT & LIGHT	Unsecured	285.48	NA	NA	0.00	0.00
NORTH EAST TOWNSHIP (EIT)	Priority	65.00	NA	121.00	121.00	0.00
NORTH EAST TWP (RE)	Secured	1,297.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Unsecured	314.22	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	284.75	408.62	408.62	85.91	0.00
PNC BANK NA	Unsecured	103.58	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,510.42	1,510.42	1,510.42	317.55	0.00
PYOD LLC - ASSIGNEE	Unsecured	4,083.71	0.00	0.00	0.00	0.00
TD BANK USA NA**	Unsecured	1,437.00	1,501.30	1,501.30	315.63	0.00
TIME WARNER CABLE	Unsecured	345.23	NA	NA	0.00	0.00
TIME WARNER CABLE - NE	Unsecured	191.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	33.31	NA	NA	0.00	0.00
WIDGET FINANCIAL**	Secured	5,067.00	5,020.51	5,020.51	5,020.51	774.50

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$51,252.42	\$0.00
Mortgage Arrearage	\$13,649.95	\$13,649.95	\$0.00
Debt Secured by Vehicle	\$5,020.51	\$5,020.51	\$774.50
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,670.46	\$69,922.88	\$774.50
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$121.00	\$121.00	\$0.00
TOTAL PRIORITY:	\$121.00	\$121.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,911.33	\$3,975.92	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,021.05</u>	
Disbursements to Creditors	<u>\$74,794.30</u>	
TOTAL DISBURSEMENTS :		<u>\$81,815.35</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.